

DAFTAR PUSTAKA

- Afriani, T., & Asandimitra, N. (2020). *Determinants of Customer Preference to Save in Islamic Bank*. <https://doi.org/10.26740/AL-UQUD.V4N1.P1-17>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alawiyah, T., & Mochlasin, M. (2021). Peran kepercayaan dalam memoderasi pengaruh sales promotion, advertising dan religiusitas terhadap keputusan menabung. *Jurnal Hukum Dan Pembangunan Ekonomi*, 9(2), 257-268.
- Asri, H. R., Setyarini, E., Gisijanto, H. A., & Hartanti, N. D. (2022). Pengaruh pengalaman pelanggan dan kepercayaan terhadap niat beli ulang melalui kepuasan pelanggan sebagai variabel mediasi. *Eqien*. <https://doi.org/10.34308/eqien.v11i04.1283>
- Azmi, M. W., & Patrikha, F. D. (2022). Pengaruh online *customer experiences* terhadap keputusan pembelian dengan kepercayaan sebagai intervening (studi pada pembelian elektronik di marketplace shopee). *Jurnal Pendidikan Tata Niaga (JPTN)*, 10(1), 1610-1618.
- Bramasta, K. O., & Utomo, S. B. (2022). Pengaruh promosi dan atribut produk terhadap keputusan menabung nasabah Bank Jatim Cabang Pembantu Universitas Wijaya Kusuma di masa pandemi COVID-19. *Jurnal Ilmu dan Riset Manajemen*, 11(6), 1–16.
- Caroline, N., & Witono, B. (2025). Analisis kinerja kualitas pelayanan, kepercayaan dan layanan keuangan digital (mobile banking) terhadap kepuasan nasabah bank konvensional di Surakarta. *Al-Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 7(2), 1037–1053. <https://doi.org/10.47467/alkharaj.v7i2.7169>
- Chandra, S. (2014). The impact of *customer experience* toward customer satisfaction and loyalty of Ciputra World Surabaya. *iBuss Management*, 2(2), 1–11.
- Cheung, G. W., Cooper-Thomas, H. D., Lau, R. S. M., & Wang, L. (2023). Reporting reliability, convergent and discriminant validity with structural equation modeling: A review and best-practice recommendations. *Data Analysis Perspectives Journal*, 4(1), 1–20.
- Dedy, A., Wulandari, S., Mubarak, A., Noor, C. M., & Sukajie, B. (2023). *Personal selling*, kepercayaan, kualitas pelayanan serta pengaruhnya terhadap keputusan pembelian. *Jurnal Sains Manajemen*, 5(2), 114-122.

- Dehani, R. R. (2017). *Analisis faktor-faktor yang mempengaruhi penyaluran pembiayaan pada bank pembiayaan rakyat syariah (bprs) di indonesia.*
- Dieu, L. T. (2018). Mutual Fund Governance: Depositary Independence and Investor Protection. *European Management Review*. <https://doi.org/10.1111/EMRE.12126>
- Draxler, C., & Kurz, A. (2021). *Conditional Inference in Small Sample Scenarios Using a Resampling Approach.* <https://doi.org/10.3390/STATS4040049>
- Ernawati, & Sriwidodo, U. (2012). Dimensi kualitas dan harga sebagai faktor penentu kepuasan dan loyalitas konsumen. *Jurnal Ekonomi Dan Kewirausahaan*, 12(2), 166-176.
- Ervandi, M. Z. (2021). Pengaruh *personal selling* dan direct marketing terhadap keputusan pembelian pada konsumen thai tea di surabaya. *Performa*, 6(2), 152-161. <https://doi.org/10.37715/jp.v6i2.2075>
- Flake, J. K., Pek, J., & Hehman, E. (2017). Construct Validation in Social and Personality Research: Current Practice and Recommendations. *Social Psychological and Personality Science*. <https://doi.org/10.1177/1948550617693063>
- Fataron, Z. A. (2021). *Hubungan islamic marketing ethics dan customer satisfaction pada perbankan syariah.* <https://doi.org/10.21043/BISNIS.V9I1.10267>
- Fazira, N. (2018). Pengaruh promosi *personal selling* dan edukasi terhadap minat nasabah pada produk tabungan di PT. BPRS Baiturrahman Keutapang (Skripsi, Universitas Islam Negeri Ar-Raniry). Universitas Islam Negeri Ar-Raniry Repository.
- Firmansyah, A. (2020). *Komunikasi Pemasaran*. Pasuruan: Qiara Media.
- Fitria, A., Ali, M., & Rahman, M. (2022). Studi literatur peran bank syariah terhadap usaha mikro, kecil dan menengah. *EKONOMIKA: Jurnal Ekonomi dan Bisnis*, 6(2), 123-135. <https://doi.org/10.56799/ekoma.v2i1.1206>
- Fitriana, R. and Suprehatin, S. (2018). Aplikasi *Theory of Planned Behavior* dan atribut produk terhadap keputusan pembelian produk susu cair dalam kemasan pada mahasiswa indonesia dan malaysia. *Jurnal Agribisnis Indonesia*, 6(2), 149. <https://doi.org/10.29244/jai.2018.6.2.149-168>
- Galdolage, B. S. (2021). Interplay between Performance and Convenience in Customer Choice of Self-Service Technologies. *Current Journal of Applied Science and Technology*. <https://doi.org/10.9734/CJAST/2021/V40I1031361>

- Groves, R. M., Fowler, F. J., Couper, M. P., Lepkowski, J. M., Singer, E., & Tourangeau, R. (2009). *Survey methodology* (2nd ed.). Hoboken, NJ: John Wiley & Sons.
- Gustina, I. (2019). Pengaruh *personal selling* dan word of mouth terhadap pengambilan keputusan mahasiswa memilih kuliah di stie eka prasetya. *Jurnal Manajemen Bisnis Eka Prasetya Penelitian Ilmu Manajemen*, 5(1), 60-67
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling (PLS-SEM)* (2nd ed.). Sage Publications.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (3rd ed.). SAGE Publications.
- Haji-Othman, Y., & Yusuff, M. S. S. (2022). Assessing reliability and validity of attitude construct using partial least squares structural equation modeling (PLS-SEM). *International Journal of Academic Research in Business and Social Sciences*, 12(5), 378–385. <https://doi.org/10.6007/IJARBS/v12-i5/13289>
- Hariadi, S., & Angriani, S. (2019). Pengaruh persepsi keyakinan dan bagi hasil terhadap minat menabung di bank syariah. *Jurnal Ekonomi Dan Bisnis*. <https://doi.org/10.24123/JEB.V23I1.2006>
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43(1), 115–135. <https://doi.org/10.1007/s11747-014-0403-8>
- Hilman, F. A., Fitriani, P. D., & Soleh, D. A. (2023). Faktor-faktor yang mempengaruhi keputusan nasabah untuk menabung pada produk Tabungan Haji iB Masalah di Bank BJB Syariah. *MABRUR: Academic Journal of Hajj and Umra*, 2(1), 61–72. <https://jurnal.fdk.uinsgd.ac.id/index.php/tmabrur>
- Irzavika, N., & Sunanzkat, S. H. (2018, October 1). *Descriptive Analytics Using Visualization for Local Government Income in Indonesia*. <https://doi.org/10.1109/ICTSS.2018.8550006>
- Jones, C. A. (2022). *Trust*. <https://doi.org/10.1515/9780823293452>

- Jurkševičiūtė, G., Morkuniene, V., Zvirioniene, A., & Danielyte, J. (2023). Students' financial literacy knowledge research: the case of kauno kolegija higher education institution. *Vide. Tehnologija. Resursi.* <https://doi.org/10.17770/etr2023vol2.7266>
- Krynicky, C. R., Hacker, D., & Jones, C. (2022). An evaluation of the convergent validity of a face-to-face and virtual neuropsychological assessment counter balanced. *Journal of Neuropsychology.* <https://doi.org/10.1111/jnp.12300>
- Kubicek, H. (2016). *What Difference Does the "E" Make? Comparing Communication Channels in Public Consultation and Collaboration Processes.* https://doi.org/10.1007/978-3-319-25403-6_15
- Larasati, F. (2017). *Pengaruh Religiusitas, Produk Bank, Kepercayaan, Pengetahuan, dan Pelayanan Terhadap Preferensi Menabung Pada Perbankan Syariah (Studi Pada Mahasiswa Akuntansi STIE Perbanas Surabaya).*
- Maharani, K., & Sudigdo, A. (2024). Kepercayaan konsumen dalam memediasi *personal selling* dan daya tanggap PT. Arka Kelola Konsultindo terhadap keputusan pembelian asuransi kendaraan bermotor. *Jurnal Ilmiah Edunomika*, 8(1).
- Matthes, J. M., & Ball, A. D. (2019). Discriminant validity assessment in marketing research. *International Journal of Market Research.* <https://doi.org/10.1177/1470785318793263>
- Muafidah, M. and Sulistyowati, R. (2021). Pengaruh digital marketing dan *personal selling* terhadap keputusan pembelian konsumen. *Akuntabel*, 18(4), 661-668. <https://doi.org/10.30872/jakt.v18i4.9834>
- Nuri, H. (2022). Customer Experience is an Entry Point for Achieving Marketing Success: an Exploratory Study in a Number of Private Banks in the Governorate of Dohuk. <https://doi.org/10.33899/tanra.2022.176218>
- Nurjaya, N., Dutawaskita, N. I., Erlangga, H., Hastono, H., & Sunarsi, D. (2022). Pengaruh *personal selling* dan harga terhadap keputusan pembelian yang berdampak pada loyalitas pelanggan pada PT. Lautan Surga di Jakarta. *Jurnal Tadbir Peradaban*, 2(1), 80-92. <https://doi.org/10.55182/jtp.v2i1.107>
- Onwuka, N. A., & Nwakego, O. A. (2019). The Influence of Interpersonal Communication on Relationship Management in Banks in South-East Nigeria. *International Affairs and Global Strategy.*
- Orlova, V. M., Kuzmenko, O., & Serhieieva, O. (2022). Personal sales in trade as a component of communications with the client. *Évropes'kij Vektor Ekonomičnogo Rozvitku.* <https://doi.org/10.32342/2074-5362-2022-1-32-7>

- Path analysis*. (2022). <https://doi.org/10.4324/9781003343097-7>
- Pratita, D. H., & Herianingrum, S. (2019). *Faktor yang mempengaruhi keputusan nasabah menabung di bank muamalat indonesia*. <https://doi.org/10.20473/VOL5ISS20187PP524-542>
- Purnama, D., & Fadillah, A. (2018). *Pengaruh Personal Selling Dan Sales Promotion Terhadap Keputusan Pembelian*. <https://doi.org/10.37641/JIMKES.V5I1.23>
- Rahmadewi, T., Farida, N., & Dewi, R. S. (2019). Pengaruh CRM dan *customer experience* terhadap keputusan pembelian melalui *trust* pada PT. Nasmoco Pemuda. *Jurnal Ilmu Administrasi Bisnis*, 4(3), 243-254.
- Rahmawati, K. N. (2024). Pengaruh online customer review, *customer experience*, dan *trust* terhadap keputusan beli ulang. *Jurnal Ekobistek*, 13(4), 205-211.
- Raina, S., Chahal, H., & Dutta, K. (2019). *Customer Experience and Its Marketing Outcomes in Financial Services: A Multivariate Approach*. https://doi.org/10.1007/978-981-13-1334-9_7
- Rashid, A. G., Rizvi, W. H., & Amir, H. (2020). Deciphering brand loyalty through brand association and emotional confidence. *The Business Review*.
- Ratag, E. Y., Putro, A. J. W., & Memarista, G. (2022). Pengaruh instagram sebagai social media advertising dan *customer experience* terhadap purchase intention dengan customer *trust* sebagai intervening variable pada produk skincare innisfree di kota surabaya. *Jurnal Ilmiah Mahasiswa Manajemen*, 11(2), 161-173.
- Raue, M., D'Ambrosio, L. A., & Coughlin, J. F. (2020). The Power of Peers: Prompting Savings Behavior Through Social Comparison. *Journal of Behavioral Finance*. <https://doi.org/10.1080/15427560.2019.1587762>
- Rianita, N. M. (2022). Adaptive selling, *personal selling*, and selling experience on the service personnel performance. *International Journal of Social Science and Business*, 6(3), 364-371. <https://doi.org/10.23887/ijssb.v6i3.40840>
- Rizvi, I. A., & Popli, S. (2021). *Emotions: The Essence of Customers' Experience*. <https://doi.org/10.1108/978-1-83909-710-220211003>
- Rizal, R., Khairi, K. F., & Nengsih, I. (2020). *The Influence Of Financing And Third Party Funds (Dpk) Towards Roa Of Islamic Rural Banks (Bprs) In Sumatera Barat*. <https://doi.org/10.24042/FEBI.V5I2.7532>
- Rustamov, S. (2023). Research on the Influencing Factors of Consumers' Loyalty to Their Bank in Azerbaijan. *European Journal of Business and Management Research*. <https://doi.org/10.24018/ejbmr.2023.8.1.1788>

- Rusydiana, A. S., & As-Salafiyah, A. (2022). Do technology changes affect the productivity of the Indonesian Islamic rural bank (BPRS)? *Tamkin Journal*, 1(1). <http://journals.smartinsight.id/index.php/TJ/index>
- Sahara, Y., Fuad, M. J. M., & Setianingsih, D. (2022). The role of financial attitude, financial experience, financial knowledge and personality on student's personal financial management behavior. *Sorot*. <https://doi.org/10.31258/sorot.17.3.167-176>
- Saputro, A. E. (2022). Pengaruh pengetahuan, promosi, dan fasilitas terhadap keputusan menabung dengan minat menabung sebagai variabel intervening. *Jurnal Al Mujaddid Humaniora*, 8(1), 8-20.
- Sarstedt, M., Hair, J. F., & Ringle, C. M. (2023). PLS-SEM: Indeed a silver bullet – A retrospective and recent advances. *Journal of Marketing Theory & Practice*, 31(3), 261–275.
- Satsios, N. and Hadjidakis, S. (2018). Applying the theory of planned behaviour (tpb) in saving behaviour of pomak households. *International Journal of Financial Research*, 9(2), 122. <https://doi.org/10.5430/ijfr.v9n2p122>
- Schmidt, F. L., Le, H., & Oh, I.-S. (2013). Are True Scores and Construct Scores the Same? A critical examination of their substitutability and the implications for research results. *International Journal of Selection and Assessment*. <https://doi.org/10.1111/IJSA.12044>
- Schmitt, B.H. (2003). *Customer experience management*. New York: Wiley.
- Shabrina, Z., Yuliati, L. N., & Simanjuntak, M. (2018). The Effects of Religiosity, Pricing and Corporate Image on The Attitude and The Intention to Use Sharia Micro Financing. *Journal of Business and Entrepreneurship*. <https://doi.org/10.17358/IJBE.4.2.197>
- Sinaga, A., Harahap, M. A., Alam, A. P., Agustina, M., & Wirdany, W. (2021). Pengaruh marketing mix terhadap keputusan nasabah untuk menabung pada PT Bank Muamalat Indonesia Kantor Cabang Pembantu Stabat. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 2(2), 210-232.
- Sofya, D. N., & Purwanto, S. (2021). Analisis pengaruh citra merek dan kualitas produk terhadap keputusan pembelian ulang "Slai O'lai". *Jurnal Manajemen dan Kewirausahaan*, 6(3), 28–37. <https://doi.org/10.32503/jmk.v6i3.1871>
- Tamadesha, A. & Istiharini. (2018). Pengaruh *customer experience* dan brand image terhadap customer loyalty Starbucks Bandung. *Journal of Accounting and Business Studies (JABS)*, 3(1), 18 27. <https://doi.org/10.61769/jabs.v3i1.301>

- Veloso, M., & Gómez-Suárez, M. (2023). Customer experience in the hotel industry: a systematic literature review and research agenda. *International Journal of Contemporary Hospitality Management*. <https://doi.org/10.1108/ijchm-04-2022-0517>
- Villamor, A. P. C., & Arguelles, R. M. (2014). *Personal selling* and social media: Investigating their consequences to consumer buying intention. In *Proceedings of the International Conference on Business, Management & Corporate Social Responsibility (ICBMCSR'14)*. Batam.
- Voorhees, C. M., Brady, M. K., Calantone, R. J., & Ramirez, E. (2016). Discriminant validity testing in marketing: An analysis, causes for concern, and proposed remedies. *Journal of the Academy of Marketing Science*, 44(1), 119–134. <https://doi.org/10.1007/s11747-015-0455-4>
- Yosua, A. (2021). Pengaruh *personal selling*, brand image, dan kualitas produk terhadap kepercayaan (*trust*) konsumen dan dampaknya pada keputusan pembelian polis asuransi. *Jurnal Syntax Transformation*, 2(12), 1686-1699.